

**Information to identify the case:**

Debtor 1	<b>Stephen J DiGiosa</b>	Social Security number or ITIN	xxx-xx-4385
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>19-15641-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen J DiGiosa  
aka Stephen Joseph DiGiosa

4/13/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Stephen J DiGiosa  
Debtor

Case No. 19-15641-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Apr 13, 2022

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2022:

Recip ID	Recipient Name and Address
db	+ Stephen J DiGiosa, 3111 Route 38, Suite 11-277, Mt Laurel, NJ 08054-9754
r	+ Kristina Zingler, Re/Max Community, 100 N. Black Horse Pike, Suite 200D, Williamstown, NJ 08094-1483
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518130641	+ Borough of Glassboro, Rosemary A. Turner, C.T.C., 1 South Main Street, Glassboro, NJ 08028-2539
518130636	+ Consumer Cellular, 7204 SW Durham Road, Portland, OR 97224-7574
518212278	+ Consumer Cellular, Attn Professional Credit Service, PO Box 7548, Springfield, OR 97475-0039
518130637	+ Ebay, c/o Allied International Credit Corp., 6800 Paragon Place, Suite 400, Richmond, VA 23230-1654
518130638	+ Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297
518130643	+ HSBC Bank Nevada N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
518130644	+ Jefferson Health NJ, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
518130646	+ Lyons, Doughty & Veldhuis PC, PO Box 1269, Mt Laurel, NJ 08054-7269
518130645	+ Lyons, Doughty & Veldhuis PC, 136 Gaither Drive Suite 100, Mt Laurel, NJ 08054-2239
518130653	++ PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703 address filed with court., Penn Credit, 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106
518130659	+ RCTA, PO Box 25, Glassboro, NJ 08028-0025
518130658	+ Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130
518189057	+ Richwood Crossing Townhome Assoc., Inc., Paul Leodori, Esq., 61 Union St., Medford, NJ 08055-2432
518130662	Surge Mastercard, P.O. Box 8099, Newark, DE 19714-8099
518130664	+ Synchrony Bank, 120 Corporate Blvd Ste 1, Portfolio Recovery Assoc., Norfolk, VA 23502-4952
518130668	+ Thomas Murtha, 140 Corproate Blvd., Norfolk, VA 23502-4952
518130671	+ Two Owings Mills Corp, 10461 Mill Run Circle, Suite 825, Owings Mills, MD 21117-5549

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 13 2022 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 13 2022 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518130631	EDI: URSI.COM	Apr 14 2022 00:23:00	Alltran Financial, LP, P.O. Box 722929, Houston, TX 77272-2929
518130632	+ EDI: BANKAMER.COM	Apr 14 2022 00:23:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518130633	+ EDI: TSYS2	Apr 14 2022 00:23:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
518154505	Email/PDF: resurgentbknotifications@resurgent.com	Apr 13 2022 20:25:22	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518130634	Email/PDF: resurgentbknotifications@resurgent.com		

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		Apr 13 2022 20:25:16	Cach Llc/resurgent Cap, C/o Resurgent Capital Services, Greenville, SC 29602
518199286	+ Email/Text: RASEBN@raslg.com	Apr 13 2022 20:20:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518130647	+ EDI: CITICORP.COM	Apr 14 2022 00:23:00	Macys/dsnb, Po Box 8218, Mason, OH 45040
518270690	EDI: Q3G.COM	Apr 14 2022 00:23:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518130639	+ EDI: AMINFOFP.COM	Apr 14 2022 00:23:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518130640	+ Email/Text: fggbanko@fgny.com	Apr 13 2022 20:21:00	Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
518130642	+ Email/Text: bankruptcy@affglo.com	Apr 13 2022 20:21:00	Global Credit and Collection Corp, 5440 N Cumberland Avenue Suite 300, Chicago, IL 60656-1486
518201678	EDI: JEFFERSONCAP.COM	Apr 14 2022 00:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518130635	EDI: JPMORGANCHASE	Apr 14 2022 00:23:00	Chase Card, Po Box 15298, Wilmington, DE 19850
518579339	Email/PDF: resurgentbknotifications@resurgent.com	Apr 13 2022 20:25:17	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579338	Email/PDF: resurgentbknotifications@resurgent.com	Apr 13 2022 20:25:21	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518130650	Email/Text: Bankruptcy@mjrf.com	Apr 13 2022 20:20:00	Mullooly, Jeffrey, Rooney & Flynn LLP, 6851 Jericho Turnpike, Suite 220, PO Box 9036, Syosset, NY 11791
518130648	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 13 2022 20:21:00	Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709
518198357	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 13 2022 20:21:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518130649	+ EDI: CBS7AVE	Apr 14 2022 00:23:00	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
518182206	+ EDI: CBS7AVE	Apr 14 2022 00:23:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518130651	+ EDI: JEFFERSONCAP.COM	Apr 14 2022 00:23:00	Overstock.com Inc., c/o Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
518130653	Email/Text: bankruptcies@penncredit.com	Apr 13 2022 20:21:00	Penn Credit, 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106
518263350	EDI: PRA.COM	Apr 14 2022 00:23:00	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518263349	EDI: PRA.COM	Apr 14 2022 00:23:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518266105	EDI: PRA.COM	Apr 14 2022 00:23:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518263345	EDI: PRA.COM	Apr 14 2022 00:23:00	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
518263339	EDI: PRA.COM	Apr 14 2022 00:23:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518130655	Email/Text: signed.order@pfwattorneys.com	Apr 13 2022 20:20:00	Pressler Felt & Warshaw, LLP, 7 Entin Rd.,

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			Parsippany, NJ 07054
518130652	+ EDI: RMSC.COM	Apr 14 2022 00:23:00	Paypal Credit Services, PO Box 5138, Timonium, MD 21094-5138
518130654	+ EDI: PRA.COM	Apr 14 2022 00:23:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518196751	+ EDI: JEFFERSONCAP.COM	Apr 14 2022 00:23:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518181169	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 13 2022 20:21:00	QUICKEN LOANS INC., QUICKEN LOANS INC., BANKRUPTCY TEAM., 635 WOODWARD AVE., DETROIT MI 48226-3408
518130657	EDI: RMSC.COM	Apr 14 2022 00:23:00	QVC, 1200 Wilson Drive at Studio Park, West Chester, PA 19380
518225218	EDI: Q3G.COM	Apr 14 2022 00:23:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
518130656	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 13 2022 20:21:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
518250683	+ Email/Text: bncmail@w-legal.com	Apr 13 2022 20:21:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518130660	EDI: RMSC.COM	Apr 14 2022 00:23:00	Sams Club, PO Box 530942, Atlanta, GA 30353-0942
518130661	+ Email/Text: bankruptcy@sw-credit.com	Apr 13 2022 20:21:00	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
518130663	+ EDI: CBS7AVE	Apr 14 2022 00:23:00	Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
518544084	+ EDI: RMSC.COM	Apr 14 2022 00:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518130665	+ EDI: RMSC.COM	Apr 14 2022 00:23:00	Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
518133271	+ EDI: RMSC.COM	Apr 14 2022 00:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518130666	EDI: AISTMBL.COM	Apr 14 2022 00:23:00	T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015
518148953	+ EDI: AIS.COM	Apr 14 2022 00:23:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518181742	+ Email/Text: bncmail@w-legal.com	Apr 13 2022 20:21:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518130670	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 13 2022 20:21:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
518130667	+ EDI: WTRRN BANK.COM	Apr 14 2022 00:23:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
518182205	+ EDI: CBS7AVE	Apr 14 2022 00:23:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518199046	EDI: USBANKARS.COM	Apr 14 2022 00:23:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
518130672	EDI: USBANKARS.COM	Apr 14 2022 00:23:00	Us Bk Rms Cc, Po Box 108, Saint Louis, MO 63166

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518130673	+ EDI: VERIZONCOMB.COM	Apr 14 2022 00:23:00	Verizon, PO Box 15124, Albany, NY 12212-5124
518130674	+ Email/Text: bankruptcy@webbank.com	Apr 13 2022 20:20:00	Webbank, 215 State St Suite 1000, Salt Lake City, UT 84111-2336
518130675	+ EDI: BLUESTEM	Apr 14 2022 00:23:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
518240972	EDI: WFFC.COM	Apr 14 2022 00:23:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518130676	+ EDI: WFFC.COM	Apr 14 2022 00:23:00	Wf/bobs Fn, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 57

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518130669	##+	Thomas Murtha, Portfolio Recovery Associates, LLC, PO Box 283, Wenonah, NJ 08090-0283

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2022 at the address(es) listed below:

Name	Email Address
Barbara J. Snively	on behalf of Debtor Stephen J DiGiosa jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor Stephen J DiGiosa jjresq@comcast.net jjrogers0507@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6